

## FEMA Hazard Mitigation Assistance (HMA) Grant Programs Descriptions

### FEMA Hazard Mitigation Grant Program (HMGP)

The Hazard Mitigation Grant Program (HMGP) provides grants to states and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.



HMGP requires that:

1. Projects must be sponsored by a local government. Individuals and businesses are not eligible to apply, but local governments can apply on their behalf.
2. FEMA reimburses all mitigation projects on a 75% basis. Property owners are responsible for the 25% non-federal share.
3. Cost-effectiveness is a requirement for any FEMA hazard mitigation grant funding: the State must document that damages to be avoided over the life of your project will exceed the project's cost. This is accomplished by completing a [Benefit-Cost Analysis Worksheet \(BCA\)](#) using FEMA software and procedures.

### Repetitive Flood Claim (RFC) Grant – No applications being accepted

RFC provides funds on an annual basis to reduce the risk of flood damage to individual properties insured under the NFIP that have had one or more claim payments for flood damages. RFC provides up to 100% federal funding for projects in communities that meet the reduced capacity requirements. *No opportunities for funding under this program have been announced by FEMA.*

### Severe Repetitive Loss (SRL) Grant – No applications being accepted

An SRL property is defined as a **residential property** that is covered under an NFIP flood insurance policy and:



*(a) That has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or*

*(b) For which at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building.*

For both (a) and (b) above, at least two of the referenced claims must have occurred within any ten-year period, and must be greater than 10 days apart.

The goal of the SRL grant program is to reduce or eliminate claims under the NFIP through project activities that will result in the greatest savings to the National Flood Insurance Fund. FEMA may pay 90% of the cost of elevating and the homeowner is responsible for 10%. *No opportunities for funding under this program have been announced by FEMA.*

### **Helpful Resources**

- **Hazard Mitigation Assistance (HMA) Unified Guidance:**  
<http://www.fema.gov/library/viewRecord.do?id=4225>
- **Hazard Mitigation Grant Program (HMGP) HMGP Summary:**  
<http://www.fema.gov/library/viewRecord.do?id=3652>
- **SRL Program Summary:** <http://www.fema.gov/severe-repetitive-loss-program>